

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Application Number	10/560,177
Filing Date	01/29/2007
Inventor(s)	Kranzley et al.
Art Unit	3621
Examiner Name	Kamal, Shahid
Attorney Docket Number	070457.2081

**U.S. PATENT DOCUMENTS**

Exam Initial	No.	Document No.	Publication Date	Applicant(s)
	1.	6038551	03/14/2000	Barlow et al.

**FOREIGN PATENT DOCUMENTS**

Exam Initial	No.	Document No.	Publication Date	Applicant(s)
	2.	EP 1 014 317	06/28/2000	Sarradin
	3.	WO 02/079911	10/10/2002	Mastercard International Incorporated

Examiner Signature		Date Considered	
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NY02:682282.1

\* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\* Cited in the parent U.S. Application Serial No. , filed . Pursuant to 37 C.F.R. § 1.98(d), the references are not required if the earlier application is identified and relied upon for an effective filing date under 35 U.S.C. § 120 and therefore are not enclosed herewith